AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method for processing loan information using a financial system, comprising ~~the steps of~~:

receiving loan information <u>for one or more loans</u> from one or more source systems;

storing the loan information in one or more staging tables<u>, the staging tables organizing, for each loan, the loan information into categories</u>;

<u>establishing one or more triggers, each trigger identifying one or more rules;</u>

<u>identifying one or more satisfied triggers by</u> evaluating the loan information stored in the one or more staging tables;

~~identifying, based on the evaluation and one or more predetermined conditions, one or more satisfied triggers;~~

~~identifying one or more rules based on the satisfied triggers;~~

retrieving<u>, from the one or more staging tables,</u> the ~~stored~~ loan information <u>for each category required to execute the one or more rules for the satisfied triggers</u> ~~from at least one of the one or more staging tables to form retrieved information~~;

<u>executing the one or more rules on the retrieved loan information</u> ~~transforming the retrieved information into processed loan information based on at least one of the one or more rules~~; and

updating the loan information using ~~outputting the~~ results of executing the one or more rules ~~processed loan information~~.

2.   (Currently Amended) The method of claim 1, further comprising ~~the step of~~:

linking the one or more source systems to the financial system.

3.   (Currently Amended) The method of claim 1, further comprising ~~the step of~~:

storing the results ~~one or more outputs~~ in a data repository.

4.   (Currently Amended) The method of claim 3, further comprising ~~the step of~~:

reporting the results of executing the one or more rules ~~stored one or more outputs~~.

5.   (Currently Amended) The method of claim 4, further comprising ~~the step of~~:

defining the one or more source systems to include loan information for one or more mortgages.

6. (Currently Amended) The method of claim 1, wherein ~~said step of~~ receiving further comprises ~~the step of~~:

converting the received loan information to a predetermined format for the financial system.

7. (Currently Amended) The method of claim 1, wherein ~~said step of evaluating further comprises the step of:~~

~~defining at least one of the one or more predetermined conditions as a financial event~~

the one or more rules define a process for estimating the value of property.

8. (Currently Amended) The method of claim 7, wherein ~~said step of defining further comprises the step of:~~

~~defining the financial event as a change in status for a loan~~

the retrieved loan information includes a real estate owned tracking staging table and a real estate owned master staging table, and

the results include the value.

9. (Currently Amended) The method of claim [[7]] 1, wherein the one or more triggers are satisfied upon at least one of ~~said step of defining further comprises the step of:~~

-4-

~~defining the financial event as one or more of the following events associated with the one or more staging tables:~~ a foreclosure of a property; a sale of a property; a transfer of a property; ~~an appraisal of a property;~~ a property <u>becoming</u> ~~becomes~~ real estate owned by a mortgagor; <u>occurrence of</u> an expense transaction ~~occurs~~; and <u>occurrence of</u> an income transaction ~~occurs~~.

10.   (Currently Amended) A method for processing loan information using a financial system, comprising ~~the steps of~~:

receiving loan information <u>for one or more loans</u> from one or more source systems;

storing the loan information in one or more staging tables<u>, the staging tables organizing, for each loan, the loan information into categories</u>;

<u>establishing one or more triggers, each trigger identifying one or more rules;</u>

<u>identifying one or more satisfied triggers by</u> evaluating the loan information stored in the one or more staging tables;

~~identifying, based on the evaluation and one or more predetermined conditions, one or more satisfied triggers;~~

~~identifying one or more rules based on the satisfied triggers;~~

sequencing the one or more ~~identified~~ rules based on the satisfied triggers;

retrieving<u>, from the one or more staging tables,</u> the ~~stored~~ loan information <u>for each category required to execute the one or more rules for the satisfied triggers</u> ~~from at least one of the one or more staging tables to form retrieved information~~;

executing the one or more rules on the retrieved loan information ~~transforming the retrieved information into processed loan information based on at least one of the one or more sequenced rules~~; and

updating ~~outputting~~ the ~~processed~~ loan information using the results of executing the one or more rules.

11. (Currently Amended) The method of claim 10, wherein ~~said step of~~ sequencing further comprises ~~the step of~~:

ordering the one or more rules based on standard accounting practices that ~~provide one or more outputs in a form~~ are compatible with double-entry accounting.

12. (Currently Amended) The method of claim 10, further comprising ~~the steps of~~:

defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

providing the results of executing the one or more rules ~~outputs~~ to the data repository.

13. (Currently Amended) The method of claim 11, further comprising ~~the step of~~:

providing the results of executing the one or more rules ~~one or more outputs~~ to a corporate data warehouse.

14.   (Currently Amended) A financial system for processing loan information, said financial system comprising:

at least one memory including code comprising:

code that receives <u>loan</u> information <u>for one or more loans</u> from one or more source systems;

code that stores the loan information in one or more staging tables<u>, the staging tables organizing, for each loan, the loan information into categories</u>;

<u>code that establishes one or more triggers, each trigger identifying one or more rules;</u>

<u>code that identifies one or more satisfied triggers by evaluating</u> ~~code that evaluates~~ the loan information stored in the one or more staging tables;

~~code that identifies, based on the evaluation and one or more predetermined conditions, one or more satisfied triggers;~~

~~code that identifies one or more rules based on the satisfied triggers;~~

code that retrieves<u>, from the one or more staging tables,</u> the ~~stored~~ loan information <u>for each category required to execute the one or more rules for the satisfied triggers</u> ~~from at least one of the one or more staging tables to form retrieved information~~;

code that <u>executes the one or more rules on the retrieved loan information</u> ~~transforms the retrieved information into processed loan information based on at least one of the one or more rules~~; and

code that <u>updates the loan information using</u> <s>outputs</s> the <u>results of</u>

<u>executing the one or more rules</u> <s>processed loan information</s>; and

at least one processor that executes said code.

15. (Original) The financial system of claim 14, wherein the at least one

memory further comprises:

code that links the one or more source systems to the financial system.

16. (Currently Amended) The financial system of claim 14, wherein the at

least one memory further comprises:

code that stores the <u>results of executing the</u> one or more <u>rules</u> <s>outputs</s> in a

data repository.

17. (Currently Amended) The financial system of claim 14, wherein the at

least one memory further comprises:

code that reports the <u>results of executing the one or more rules</u> <s>stored one</s>

<s>or more outputs</s>.

18. (Original) The financial system of claim 14, wherein the at least one

memory further comprises:

code that defines the one or more source systems to include loan

information for one or more mortgages.

19.   (Currently Amended) A computer-readable media having

computer-readable code which, when run on a computer, causes the computer to

process loan information, comprising the following computer-readable code for effecting

actions in the computer:

code for receiving loan information <u>for one or more loans</u> from one or more

source systems;

code for storing the loan information in one or more staging tables<u>, the staging</u>

<u>tables organizing, for each loan, the loan information into categories</u>;

<u>code for establishing one or more triggers, each trigger identifying one or more</u>

<u>rules;</u>

code for <u>identifying one or more satisfied triggers by</u> evaluating the loan

information stored in the one or more staging tables;

~~code for identifying, based on the evaluation and one or more predetermined~~

~~conditions, one or more satisfied triggers;~~

~~code for identifying one or more rules based on the satisfied triggers;~~

code for retrieving<u>, from the one or more staging tables,</u> the ~~stored~~ loan

information <u>for each category required to execute the one or more rules for the satisfied</u>

<u>triggers</u> ~~from at least one of the one or more staging tables to form retrieved~~

~~information~~;

code for <u>executing the one or more rules on the retrieved loan information</u>

~~transforming the retrieved information into processed loan information based on at least~~

~~one of the one or more rules~~; and

code for <u>updating the loan information using</u> ~~outputting~~ the <u>results of executing</u>

<u>the one or more rules</u> ~~processed loan information~~.

20.   (Currently Amended) A system for processing loan information using a

financial system, comprising:

means for receiving loan information <u>for one or more loans</u> from one or more

source systems;

means for storing the loan information in one or more staging tables<u>, the staging</u>

<u>tables organizing, for each loan, the loan information into categories</u>;

<u>means for establishing one or more triggers, each trigger identifying one or more</u>

<u>rules;</u>

means for <u>identifying one or more satisfied triggers by</u> evaluating the loan

information stored in the one or more staging tables;

~~means for identifying, based on the evaluation and one or more predetermined~~

~~conditions, one or more satisfied triggers;~~

~~means for identifying one or more rules based on the satisfied triggers;~~

means for retrieving<u>, from the one or more staging tables,</u> the ~~stored~~ loan

information <u>for each category required to execute the one or more rules for the satisfied</u>

triggers ~~from at least one of the one or more staging tables to form retrieved~~

~~information~~;

means for <u>executing the one or more rules on the retrieved loan information</u>

~~transforming the retrieved information into processed loan information based on at least~~

~~one of the one or more rules~~; and

means for ~~outputting the processed~~ <u>updating the</u> loan information <u>using the</u>

<u>results of executing the one or more rules</u>.

21.   (Currently Amended) A method for processing mortgage information

using a financial system, comprising the steps of:

<u>establishing one or more triggers, each trigger identifying one or more rules;</u>

<u>identifying one or more satisfied triggers by</u> evaluating the mortgage information

<u>for one or more mortgages</u> stored in one or more staging tables<u>, the staging tables</u>

<u>organizing, for each mortgage, the mortgage information into categories</u>;

~~identifying, based on the evaluation and one or more predetermined conditions,~~

~~one or more satisfied triggers;~~

~~identifying one or more rules based on the satisfied triggers;~~

retrieving<u>, from the one or more staging tables,</u> ~~stored~~ mortgage information <u>for</u>

<u>each category required to execute the one or more rules for the satisfied triggers</u> ~~from at~~

~~least one of the one or more staging tables to form retrieved information~~;

executing the one or more rules on the retrieved mortgage information

~~transforming the retrieved information into processed mortgage information based on at least one of the one or more rules~~; and

updating the mortgage information using the results of executing the one or more rules ~~outputting the processed mortgage information~~.

22.   (Currently Amended) A computer-readable media having computer-readable code which, when run on a computer, causes the computer to process loan information, comprising the following computer-readable code for effecting actions in the computer:

code for receiving loan information for one or more loans from one or more source systems;

code for storing the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

code for establishing one or more triggers, each trigger identifying one or more rules;

code for identifying one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables;

~~code for identifying, based on the evaluation and one or more predetermined conditions, one or more satisfied triggers;~~

~~code for identifying one or more rules based on the satisfied triggers;~~

code for sequencing the one or more rules based on the satisfied triggers;

code for retrieving, from the one or more staging tables, the ~~stored~~ loan

information for each category required to execute the one or more rules for the satisfied

triggers ~~from at least one of the one or more staging tables to form retrieved~~

~~information~~; and

code for executing the one or more rules on the retrieved loan information

~~transforming the retrieved information into processed loan information based on at least~~

~~one of the one or more sequenced rules~~; and

code for updating ~~outputting~~ the ~~processed~~ loan information using the results of

executing the one or more rules.

23.   (Currently Amended) The computer program product of claim 22, wherein

said code for sequencing orders the one or more rules based on standard accounting

practices that ~~provide one or more outputs in a form~~ are compatible with double-entry

accounting.

24.   (Currently Amended) The computer program product of claim 22, further

comprising:

code for defining a data repository to include a subledger for providing entries

and for providing journal entries to a general ledger; and

code for providing the results of executing the one or more rules ~~outputs~~ to the

data repository.

25.   (Currently Amended) The computer program product of claim 22, further

comprising:

code for providing the <u>results of executing the</u> one or more <u>rules</u> ~~outputs~~ to a

corporate data warehouse.

26.   (Currently Amended) A system for processing loan information using a

financial system, comprising:

means for receiving loan information <u>for one or more loans</u> from one or more

source systems;

means for storing the loan information in one or more staging tables<u>, the staging</u>

<u>tables organizing, for each loan, the loan information into categories</u>;

<u>means for establishing one or more triggers, each trigger identifying one or more</u>

<u>rules;</u>

means for <u>identifying one or more satisfied triggers by</u> evaluating the loan

information stored in the one or more staging tables;

~~means for identifying, based on the evaluation and one or more predetermined~~

~~conditions, one or more satisfied triggers;~~

~~means for identifying one or more rules based on the satisfied triggers;~~

means for sequencing the one or more rules based on the satisfied triggers;

means for retrieving<u>, from the one or more staging tables,</u> the ~~stored~~ loan

information <u>for each category required to execute the one or more rules for the satisfied</u>

triggers ~~from at least one of the one or more staging tables to form retrieved~~

~~information~~;

means for <u>executing the one or more rules on the retrieved loan information</u> ~~transforming the retrieved information into processed loan information based on at least~~ ~~one of the one or more sequenced rules~~; and

means for <u>updating the loan information using the results of executing the one or</u> <u>more rules</u> ~~outputting the processed loan information~~.

27.   (Currently Amended) The system of claim 26, wherein said means for sequencing orders the one or more rules based on standard accounting practices that ~~provide one or more outputs in a form~~ <u>are</u> compatible with double-entry accounting.

28.   (Currently Amended) The system of claim 26, further comprising:

means for defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

means for providing the <u>results of executing the</u> one or more <u>rules</u> ~~outputs~~ to the data repository.

29.   (Currently Amended) The system of claim 26, further comprising:

means for providing the <u>results of executing the</u> one or more <u>rules</u> ~~outputs~~ to a corporate data warehouse.